

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No. : 10/751,820 Confirmation No. 3634  
Inventor: : Douglas S. McNair  
Examiner : Tran N. Nguyen  
Filed : 01/05/2004  
Title : SYSTEM AND METHOD FOR RISK-ADJUSTING INDICATORS OF  
ACCESS AND UTILIZATION BASED ON METRICS OF DISTANCE  
AND TIME  
Atty. Docket No. : CRNI.103792  
Customer No. : 46169

**Via EFS – Web Submission – July 24, 2008**

Mail Stop Amendment  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

Examiner Nguyen:

This amendment is submitted in response to the Non-Final Office Action mailed April 3, 2008, the three-month period for response to which expired on July 3, 2008. This amendment is submitted on or before the expiration of the one-month extension period, along with an appropriate fee, and consideration of the amendment is respectfully requested.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 5 of this paper.